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**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3693  
PATENT**

Attorney Docket No. 05793.3068-00000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Kevin HUENNEKENS et al.	)	Group Art Unit: 3693
	)	
Application No.: 09/897,775	)	Examiner: Kirsten Sachwitz Apple
	)	
Filed: June 29, 2001	)	Confirmation No.: 9815
	)	
For: SYSTEMS AND METHODS FOR	)	<b>Mail Stop AF</b>
PROCESSING CREDIT CARD	)	
TRANSACTIONS THAT EXCEED	)	
A CREDIT LIMIT	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REQUEST FOR RECONSIDERATION**

In reply to the Final Office Action mailed October 12, 2006, the period for response to which extends to January 12, 2007, and pursuant to 37 C.F.R. § 1.116,

Applicants propose the following:

**Remarks/Arguments** begin on page 2 of this paper.